

**Information to identify the case:**

Debtor 1	<b>Lois A. McEntee</b>		Social Security number or ITIN xxx-xx-9902
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>21-14561-VFP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lois A. McEntee

9/3/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lois A. McEntee  
Debtor

Case No. 21-14561-VFP  
Chapter 7

District/off: 0312-2  
Date Rcvd: Sep 03, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Lois A. McEntee, 202 Otterhole Road., West Milford, NJ 07480-4124
519227938	+ ADT Security Systems, POB 21385, New York, NY 10087-7878
519227939	+ Advance Cardiology, C/O ACB Receivables Management, 19 Main St, PO Box 350, Asbury Park, NJ 07712-0350
519227940	+ Atlantic Health System, POB 35610, Newark, NJ 07193-5610
519227941	+ Bank of America, c/o Weinberg Esq., 1200 Laurel Oak Road, Voorhees, NJ 08043-4323
519227945	+ Discover Products, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
519227947	+ Dynamic REcovery Solutions, 135 Interstate Blvd., Greenville, SC 29615-5720
519227948	+ FISA CRFDIT CARD SERVICES, c/o Frederic Weinberg, Esq., 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
519227949	+ IRS, Holtsville, Holtsville, NY 11742-0480
519227951	+ JP Morgan Chase, c/o Fein Such Kahn and Shepard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4609
519227952	+ Nationstar Mortgage, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Collingswood, NJ 08108-2812
519227954	+ Summit Medical Group, Attn: 8549X, POB 14000, Belfast, ME 04915-4033

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 03 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 03 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Sep 04 2021 00:28:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519227942	+ Email/Text: bankruptcy@usecapital.com	Sep 03 2021 20:28:00	Capital Accounts LLC, POB 140065, Nashville, TN 37214-0065
519227943	+ Email/Text: bankruptcy@certifiedcollection.com	Sep 03 2021 20:28:00	Certified Credit Collection, Box 1750, Whitehouse Station, NJ 08889-1750
519227944	EDI: WFNNB.COM	Sep 04 2021 00:28:00	Comenity National Bank, POB 182120, Columbus, OH 43218-2120
519227950	EDI: IRS.COM	Sep 04 2021 00:28:00	IRS, Fresno, CA 93888
519227953	+ EDI: SECONDROUND.COM	Sep 04 2021 00:28:00	Second Round LP, 4150 Frederick Lane, Suite 1, Austin, TX 78744-1052
519228935	+ EDI: RMSC.COM	Sep 04 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0312-2

User: admin

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Date Rcvd: Sep 03, 2021

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**preferred address, or ## out of date forwarding orders with USPS.**

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
519227946	*+	Discover Products, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
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Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Ilissa Churgin Hook

trustee@hookandfatovich.com J116@ecfcbis.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William L. Pegg, Jr.

on behalf of Debtor Lois A. McEntee williamlpegjr@gmail.com  
williamlpegjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 4